

Notice of Allowability

Application No.

09/713,868

Examiner

JAGDISH PATEL

Applicant(s)

TUCHLER ET AL.

Art Unit

3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 1/10/2005.
2. ☒ The allowed claim(s) is/are 3,6,7,9,15,18,19 and 21.
3. ☒ The drawings filed on 16 November 2000 are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
 - * Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
6. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413),
Paper No./Mail Date _____
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____

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DETAILED ACTION

1. This communication is in response to amendment filed 1/10/05.

Response to Amendment

2. Claims 3,6,7,9, 15, 18, 19, 21 are pending and have been allowed.

Reasons for Allowance

3. The following is an examiner's statement of reasons for allowance:

The claimed inventions pertain to a method and an apparatus for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number.

The following prior art references have been deemed most relevant to the allowed claim(s):

Demoff (US Pat. 6,456,984) discloses an e-commerce credit request program that is managed by a service provider. The service provider maintains a profile of each user. The profile includes basic information of the user and a preexisting credit card account number provided by the user. The user selects items to purchase and at

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checkout accesses the program by entering a PIN number, purchase amount, and vendor name. For each purchase that is authorized, the e-commerce credit request program issues a credit transaction number and debits the user's preexisting credit card account stored in the user's profile. credit card numbers stored in a temporary account database. Demoff discloses a system that issues a credit transaction number concurrent with a transaction as payment for goods or services.

Flitcroft (US 2003/0028481) discloses a system that allocates and distributes disposable credit card numbers (i.e., single use credit card numbers or multiple-use credit card numbers) that have been linked to a master credit card number. The single use credit card numbers or multiple-use credit card numbers must be received by the user/holder of the master credit account prior to use (i.e., via mail, a card dispenser, or downloaded to the user's computer. The single use credit card numbers or multiple use credit card numbers cannot be received and used in the same transaction, such as during an Internet purchase transaction. The single use credit card numbers or multiple use credit card numbers had to have been received

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at an earlier time prior to initiating an Internet purchase transaction.

Tammaro (US PGPub 2001/0011246) discloses a system for processing automotive loan/credit applications and providing two-way communication of loan application information between a dealer and a financial institution over the Internet. Tammaro does not disclose opening a credit card account and using a temporary credit card number associated with the just-opened credit card account as payment for selected items in an Internet purchase transaction. The system in Tammaro appears to inform the auto dealer whether a person is approved for an auto credit/loan application. When a person is approved for an automotive loan, a credit card account is not opened for that person. Further, the system does not issue a temporary credit card number if the person is approved for an automotive loan.

Maclin et al. (US 2002/0032662) teaches a method and an apparatus that generates a temporary credit card number for the desired secure e-commerce transaction based on the at least one item of the package of variables.

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A customer package of variables regarding a desired secure e-commerce transaction are received wherein the customer package of variables includes, but is not limited to one or more of, a customer account number, a desired amount of the desired secure e-commerce transaction, identity of an e-commerce merchant, merchant account number, a password, and a login name. The desired secure e-commerce transaction is validated based on at least one item of the package of variables. If the desired secure e-commerce transaction is validated, a temporary credit card number for the desired secure e-commerce is generated. The temporary credit card number is provided for use in the desired secure e-commerce transaction.

The closest prior art references of Flitcroft, Tammaro, and Maclin as discussed above fails to teach or suggest a method or an apparatus for allowing a customer to make Internet based purchases using a temporary credit card number which comprises the following feature pertaining specifically to deactivating and/or expiring the temporary credit card number.

Deactivating the step of temporary credit card number comprises the step of expiring the temporary credit card number in response to a predetermined time period of customer inactivity at a website elapsing. (claims 3 and 15).

Deactivating the step of temporary credit card number comprises the step of expiring the temporary credit card number in response to receiving a message

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indicative of a browser shut down from a internet client device via the Internet (claims 6 and 18).

Deactivating the step of temporary credit card number comprises the step of expiring the temporary credit card number in response to the Internet client device failing to respond to a communication request. (claims 7 and 19).

Deactivating the step of temporary credit card number comprises the step of expiring the temporary credit card number in response to a predetermined number of items being purchased using the temporary credit card number (claims 9 and 21).

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

WO 94/16415 teaches a process of validating renewal credit cards dispatched from a company to its customers in such a manner that fraudulent use of a renewal credit card through theft or customer abuse is reduced.

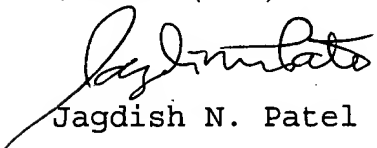
Any inquiry concerning this communication or earlier communications from the examiner should be directed to

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JAGDISH PATEL whose telephone number is (703)308-7837. The examiner can normally be reached on 800AM-600PM M-Th.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (703)308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Jagdish N. Patel

(Primary Examiner, AU 3624)

2/28/05